CLAIM LISTING

1.　(currently amended)　A method for managing financial resources in an automated fashion comprising:

establishing a plurality of virtual financial accounts overlaid upon ~~at least one~~ a plurality of actual financial account~~s~~, wherein ~~each~~ at least one virtual financial account is ~~capable of being~~ overlaid upon multiple actual financial accounts and wherein multiple virtual financial accounts ~~may be~~ are overlaid upon one actual financial account;

allocating a given amount of funding for each of the plurality of virtual financial accounts from each of the actual financial accounts upon which each virtual financial account is overlaid;

allocating a transaction to a virtual financial account selected from the plurality of virtual financial accounts, the transaction corresponding to a debit from or credit to at least one of the actual financial accounts upon which the virtual financial account selected is overlaid; and

debiting or crediting the allocated fund amount according to the transaction allocated to the particular virtual financial account and from the at least one corresponding actual financial account.

2.　(original)　The method according to claim 1, further comprising the step of determining a balance with each of the plurality of virtual financial accounts.

3.   (previously presented) The method according to claim 2, further comprising the step of displaying the balance of a virtual financial account after transaction allocation and debit or credit of the transaction.

4.   (original) The method according to claim 1, further comprising the step of distinguishing between transactions that have cleared real time through the actual financial account and those that have not within each of the plurality of virtual financial accounts.

5.   (original) The method according to claim 1, further comprising the step of displaying transaction information of a selected allocated transaction within one of the virtual financial accounts.

6.-10. (canceled)

11.   (currently amended) An apparatus used to manage financial resources in an automated fashion comprising:

means for establishing a plurality of virtual financial accounts overlaid upon ~~at least one~~ a plurality of actual financial accounts, wherein ~~each~~ at least one virtual financial account is ~~capable of being~~ overlaid upon multiple actual financial accounts and wherein multiple virtual financial accounts ~~may be~~ are overlaid upon one actual financial account;

means for allocating a given amount of funding for each of the plurality of virtual financial accounts from each of the actual financial accounts upon which each virtual financial account is overlaid;

means for allocating a transaction to a virtual financial account selected from the plurality of virtual financial accounts, the transaction corresponding to a debit from or credit to at least one of the actual financial accounts upon which the virtual financial account selected is overlaid; and

means for debiting or crediting the allocated fund amount according to the transaction allocated to the particular virtual financial account and from the at least one corresponding actual financial account.

12.   (original) The apparatus according to claim 11, further comprising means for determining a balance within each of the plurality of virtual financial accounts.

13.   (previously presented) The apparatus according to claim 12, further comprising means for displaying the balance of a virtual financial account after transaction allocation.

14.   (original) The apparatus according to claim 11, further comprising means for distinguishing between transactions that have cleared real time through the actual financial account and those that have not within each of the plurality of virtual financial accounts.

15.   (original) The apparatus according to claim 11, further comprising means for displaying transaction information of a selected allocated transaction within one of the virtual financial accounts.

16.-21. (canceled)

22.   (new) A method for managing financial resources in an automated fashion comprising:

providing a secure data storage site connected to a global computer network;

accessing a plurality of actual financial accounts through the network;

generating representations of the plurality of actual financial accounts on the secure data storage site to track the actual financial accounts;

establishing a plurality of virtual financial accounts overlaid upon the representations of the plurality of actual financial accounts, wherein at least one virtual financial account is overlaid upon representations of multiple actual financial accounts and wherein multiple virtual financial accounts are overlaid upon at least one representation of at least one of the actual financial accounts;

apportioning a given amount of virtual funding to each of the plurality of virtual financial accounts from each of the representations of actual financial accounts upon which each virtual financial account is overlaid;

allocating a transaction to a virtual financial account selected from the plurality of virtual financial accounts, the transaction corresponding to a debit from or credit to at least one of the actual financial accounts corresponding to at least one of the representations upon which the selected virtual financial account is overlaid; and

debiting or crediting the allocated fund amount according to the transaction allocated to the particular virtual financial account and to or from the at least one corresponding representation of the actual financial account.

23.   (new) The method according to claim 22, further comprising:

updating data regarding at least one of the virtual financial accounts and any

   corresponding representations of actual financial accounts in a personal computer

   environment; and

synchronizing the data between the personal computer environment and the secure data

   storage site.

24.   (new) The method according to claim 22, wherein the secure data storage site

comprises a part of a personal computer environment.

25.   (new) The method according to claim 22, further comprising dividing the virtual

financial accounts into virtual financial sub-accounts.

26.   (new) The method according to claim 22, further comprising:

determining a balance with each of the plurality of virtual financial accounts; and

displaying the balance of a virtual financial account after transaction allocation and debit

   or credit of the transaction.

27.   (new) A system for managing financial resources in an automated fashion comprising:

a secure data storage site connected to a global computer network;

a user computer device connected to the secure data storage site through the network;

means for accessing through the network, and generating representations of, a plurality of actual financial accounts to track the actual financial accounts;

means for establishing a plurality of virtual financial accounts overlaid upon the representations of the plurality of actual financial accounts, wherein at least one virtual financial account is overlaid upon representations of multiple actual financial accounts and wherein multiple virtual financial accounts are overlaid upon at least one representation of at least one of the actual financial accounts;

means for apportioning a given amount of virtual funding to each of the plurality of virtual financial accounts from each of the representations of actual financial accounts upon which each virtual financial account is overlaid;

means for allocating a transaction to a virtual financial account selected from the plurality of virtual financial accounts, the transaction corresponding to a debit from or credit to at least one of the actual financial accounts corresponding to at least one of the representations upon which the selected virtual financial account is overlaid; and

means for debiting or crediting the allocated fund amount according to the transaction allocated to the particular virtual financial account and to or from the at least one corresponding representation of the actual financial account.

28.   (new) The system according to claim 27, further comprising a personal computer environment connected to the secure data storage site through the network.

29.   (new) The system according to claim 28, wherein the means for apportioning funding, the means for allocating a transaction, and the means for debiting or crediting the allocated fund amount are located on the personal computer environment and wherein information on the secure data storage site may be updated according to the allocated transaction through synchronization over the network between the personal computer environment and the secure data storage site.

30.   (new) The system according to claim 28, further comprising:

means for determining a balance with each of the plurality of virtual financial accounts; and

means for displaying the balance of a virtual financial account after transaction allocation and debit or credit of the transaction.

31.   (new) The system according to claim 27, wherein the secure data storage site comprises a part of a personal computer environment.